

United States Bankruptcy Court
Western District of Washington

In re:
Joseph J. Hesketh, III
Beverly J. Hesketh
Debtors

Case No. 11-44526-PBS
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0981-3

User: admin
Form ID: b18

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Total Noticed: 52

Date Rcvd: Sep 19, 2011

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 21, 2011.

db/jdb
953260841 +Joseph J. Hesketh, III, Beverly J. Hesketh, PO Box 503, Spanaway, WA 98387-0503
953260845 +Applied Card Bank, Attention: General Inquiries, Po Box 17125, Wilmington, DE 19850-7125
953260846 +Bay Area Credit Servic, 1901 W 10th St, Antioch, CA 94509-1380
953260849 +Baystate Gas-brockton, Po Box 67015, Harrisburg, PA 17106-7015
953260851 +Ccs/first Savings Bank, 500 E 60th St N, Sioux Falls, SD 57104-0478
953260852 +Elliott Bay Adjustment, 10740 Meridian Ave N Ste, Seattle, WA 98133-9010
953260856 +Er Solutions, Po Box 9004, Renton, WA 98057-9004
953260857 Franciscan Health System, Patient Accounting Services, PO Box 2197, Tacoma, WA 98401-2197
953260858 +Gary and Jean Miller, 8515 67th Ave., East, Puyallup, WA 98371-6405
953260860 Group Health, Patient Financial Services, PO Box 34365, Seattle, WA 98124-1365
953260861 +Iq Data International, Po Box 3568, Everett, WA 98213-8568
953260862 +Jefferson Capital Syst, 16 Mcleland Rd, St Cloud, MN 56303-2198
953260868 ++MARLIN MEDCLR INOVISION, 507 PRUDENTIAL ROAD, HORSHAM PA 19044-2308
(address filed with court: Nco Fin/55, Po Box 13570, Philadelphia, PA 19101)
953260863 +Montronics, Department CH 8628, Palatine, IL 60055-0001
953260864 +Multicare, PO Box 34883, Seattle, WA 98124-1883
953260869 +NCO Financial Systems, 507 Prudential Rd, Horsham, PA 19044-2368
953260866 +National Ser, 18820 Aurora Avenu, Shoreline, WA 98133-3900
953260870 +Nco/inovision-medclr, Attn: Bankruptcy, 507 Prudential Rd, Horsham, PA 19044-2308
953260871 +Northland Group Inc, PO Box 390846, Minneapolis, MN 55439-0846
953260876 +PSC INC, PO BOX 66995, Tacoma, WA 98464-6995
953260877 +Pugt Snd Col, Pob 66995, Tacoma, WA 98464-6995
953260879 +Spot Security, 1952 SE 122nd Ave., Portland, OR 97233-1304
953260880 +The Ranch Homeowners' Associat, PO Box 1002, Spanaway, WA 98387-1002
953260881 +Unique National Collec, 119 E Maple St, Jeffersonville, IN 47130-3439
953260883 +Worldmark Timeshare, 10750 W Charleston, Las Vegas, NV 89135-1048

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg EDI: WADEPREV.COM Sep 20 2011 01:33:00 State of Washington, Department of Revenue,
2101 4th Ave, Ste 1400, Seattle, WA 98121-2300
sr +EDI: ATLASACQU.COM Sep 20 2011 01:33:00 Atlas Acquisitions LLC, Atten: Avi Schild,
294 Union St, Hackensack, NJ 07601-4303
sr EDI: RECOVERYCORP.COM Sep 20 2011 01:33:00 Capital Recovery IV LLC,
Recovery Management Systems Corporation, c/o Ramesh Singh, 25 SE 2nd Ave #1120,
Miami, FL 33131-1605
953260839 +EDI: AFNIRECOVERY.COM Sep 20 2011 01:33:00 Afni, Inc., Attn: DP Recovery Support,
Po Box 3427, Bloomington, IL 61702-3427
953262654 +Fax: 800-506-0586 Sep 20 2011 02:34:50 AmeriFirst Home Improvement Finance,
4405 South 96th Street, Omaha, NE 68127-1210
953260840 +Fax: 800-506-0586 Sep 20 2011 02:34:50 Amerifirst Hm Iprvt Fi, 4405 S 96th St,
Omaha, NE 68127-1210
953260842 +EDI: ARROW.COM Sep 20 2011 01:33:00 Arrow Financial Services, 5996 W Touhy Ave,
Niles, IL 60714-4610
953287246 +EDI: ATLASACQU.COM Sep 20 2011 01:33:00 Atlas Acquisitions LLC, 294 Union St.,
Hackensack, NJ 07601-4303
953260843 +EDI: BANKAMER2.COM Sep 20 2011 01:33:00 Bank Of America, Po Box 17054,
Wilmington, DE 19850-7054
953260844 +EDI: TSYS2.COM Sep 20 2011 01:33:00 Barclays Bank Delaware,
Attention: Customer Support Department, Po Box 8833, Wilmington, DE 19899-8833
953260847 +E-mail/Text: banko@berkscredit.com Sep 20 2011 02:06:08 Berks Cc, P.o. Box 329,
Temple, PA 19560-0329
953260848 EDI: CAPITALONE.COM Sep 20 2011 01:33:00 Capital One, N.a., Bankruptcy Dept, Po Box 5155,
Norcross, GA 30091
953260850 +EDI: CIAC.COM Sep 20 2011 01:33:00 Citi Financial Mortgage,
Attention: Bankruptcy Department, Po Box 140069, Irving, TX 75014-0069
953260853 +E-mail/Text: c.marin@everprof.com Sep 20 2011 02:21:11 Evergreen Professional,
12100 Ne 195th St Ste 18, Bothell, WA 98011-5761
953260854 +EDI: WFNNB.COM Sep 20 2011 01:33:00 Fashion BUG/SOANB, 1103 Allen Dr.,
Milford, OH 45150-8763
953260855 +EDI: AMINFOFP.COM Sep 20 2011 01:33:00 First Premier Bank, 3820 N Louise Ave,
Sioux Falls, SD 57107-0145
953260859 EDI: IRS.COM Sep 20 2011 01:33:00 Internal Revenue Service, PO Box 7346,
Philadelphia, PA 19101-7346
953260862 +EDI: RESURGENT.COM Sep 20 2011 01:33:00 Lvnv Funding Llc, Po Box 740281,
Houston, TX 77274-0281
953260865 +E-mail/Text: BK@nationalcreditsolutions.net Sep 20 2011 02:05:11 National Credit Soluti,
Po Box 15779, Oklahoma City, OK 73155-5779
953260867 +EDI: NHCLLC.COM Sep 20 2011 01:33:00 Natl Hosp Collections, Po Box 699,
Morgantown, WV 26507-0699
953260874 EDI: PRA.COM Sep 20 2011 01:33:00 Portfolio Rc, Attn: Bankruptcy, Po Box 41067,
Norfolk, VA 23541
953260875 EDI: PRA.COM Sep 20 2011 01:33:00 Portfolio Recovery Assoc, LLC, PO Box 12914,
Norfolk, VA 23541

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

953260872 +E-mail/Text: bkpr@pnwcinc.com Sep 20 2011 02:06:12 Pacific Northwest Coll,
819 Pacific Avenue, Tacoma, WA 98402-5299
953260873 +EDI: PHINPLAZA.COM Sep 20 2011 01:33:00 Plaza Associates, 370 7th Ave,
New York, NY 10001-3900
953322842 EDI: RECOVERYCORP.COM Sep 20 2011 01:33:00 Recovery Management Systems Corporation,
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
953260878 +EDI: PHINRJMA.COM Sep 20 2011 01:33:00 Rjm Acq Llc, 575 Underhill Blvd Ste 2,
Syosset, NY 11791-3426
953260882 +EDI: WFNNB.COM Sep 20 2011 01:33:00 World Financial Network, PO Box 182125,
Columbus, OH 43218-2125

TOTAL: 27

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 21, 2011

Signature:



District/off: 0981-3

User: admin
Form ID: b18

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 19, 2011 at the address(es) listed below:

Kathryn A Ellis kae@seanet.com, WA18@ecfcbis.com;cgw@seanet.com
Thomas Brixius on behalf of Debtor Joseph Hesketh thomas@phillipswebster.com,
thomasbrixius@gmail.com
United States Trustee USTPRegion18.SE.ECF@usdoj.gov

TOTAL: 3

United States Bankruptcy Court
Western District of Washington
1717 Pacific Avenue
Suite 2100
Tacoma, WA 98402
Case No. 11-44526-PBS
Chapter 7

In re Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Joseph J. Hesketh III
PO Box 503
Spanaway, WA 98387

Beverly J. Hesketh
fka Beverly J. Fruichantie
PO Box 503
Spanaway, WA 98387

Social Security/Individual Taxpayer ID No.:

xxx-xx-3992

xxx-xx-1473

Employer Tax ID/Other nos.:

DISCHARGE OF DEBTOR

The Debtor(s) filed a Chapter 7 case on June 2, 2011. It appearing that the Debtor is entitled to a discharge,

IT IS ORDERED:

The Debtor is granted a discharge under 11 U.S.C. § 727.

BY THE COURT

Dated: September 19, 2011

Paul B Snyder
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.